

THE FEDERAL LONG TERM CARE INSURANCE PROGRAM

Long-term care is ongoing care for people who need lengthy or even lifelong assistance with daily living due to an illness, injury, or severe cognitive impairment such as Alzheimer's.

Created solely for members of the Federal Family, the Federal Long Term Care Insurance Program is a valuable benefit designed to protect insured individuals from the potentially high cost of long term care. The insurance is sponsored by the U.S. Office of Personnel Management (OPM) and offered by John Hancock and MetLife. It is administered by Long Term Care Partners, LLC, a joint venture company between John Hancock and MetLife. This Program features group premiums for eligible members of the Federal Family, coverage for informal home care, access to care coordination services for qualified relatives of enrollees, and international benefits, among other benefits.

A representative from LTC Partners is holding an educational seminar on August 25 in the Morris Auditorium at 10 A.M. and 1 P.M. We strongly encourage you to attend.

Federal and Postal employees, Members of the Uniformed Services, Federal, Postal and Military annuitants, their spouses, and adult children (18 and older) can apply for the insurance. Additionally, parents, parent-in-law and stepparents of Federal and Postal employees and Members of the Uniformed Services are eligible to apply.

Groups eligible to apply include Federal and Postal employees in positions that convey eligibility for the Federal Employees Health Benefits Program; members of the Uniformed Services who are on active duty or full-time National Guard duty for more than 30 days, as well as members of the Selected Reserve; Federal and Postal Annuitants; surviving spouses receiving a survivor annuity, individuals receiving compensation from the Department of Labor who are separated from Federal service; retired Members of the Uniformed Services entitled to retired or retainer pay, and retired military reservists at the time they qualify for an annuity; and qualified relatives of these groups.

The cost of coverage can be determined by using the premium calculator on the LTC web page, www.LTCFEDS.com, or by requesting an Open Season Information Kit on the web or via the toll free numbers listed below.

For more information regarding the Federal Long Term Care Insurance Program or for details on the educational meetings, call 1-800-LTC-FEDS (1-800-582-3337), TDD number for the hearing impaired is 1-800-843-3557, or visit the Web site at www.LTCFEDS.com

The Federal Long Term Care Insurance Program is administered
by Long Term Care Partners, LLC and offered by:
John Hancock Life Insurance Company, Boston, MA 02117
Metropolitan Life Insurance Company, New York, NY 10010

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